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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	the name that is on your nment-issued picture ication (for example, river's license or	Michelle First name Latrice	First name
passp		Middle name Allen	Middle name
identifi	your picture ication to your meeting the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	the last 4 digits of Social Security	xxx - xx - <u>7175</u>	XXX - XX
Individ	er or federal dual Taxpayer fication number	OR	OR
iueitti	ncadon number	9 xx - xx	9xx - xx

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Document Michelle Latrice Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN		
5.	Where you live	1313 Terrace Ave Number Street	If Debtor 2 lives at a different address: Number Street		
		Waukegan IL 60085 City State ZIP Code LAKE County	City State ZIP Code		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.		
		Number Street P.O. Box	Number Street P.O. Box		
		City State ZIP Code	City State ZIP Code		
Why you are choosing this district to file for bankruptcy.		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

Debtor 1

Michelle Latrice Document

Last Name

Case Number (if known)

Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the District NDIL ______When ____10/02/2015 Case Number last 8 years? Yes. MM / DD / YYYY When ____03/06/2015 Case Number 15-07998 District NDIL MM / DD / YYYY _____ When __ _____ Case Number ____ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ Case Number, if known _____ When District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1 N	Michelle	Latrice	Document	Page 4 of 78 Case Number (if known)
	First Name	Middle Name	Last Name	

12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of I	business			
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any	if any			
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street				
			City		State Zi	ip Code	
			Check the appropriate	box to describe your business:			
			☐ Health Care Bus	iness (as defined in 11 U.S.C. §	101(27A))		
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C.	§ 101(51B))		
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))			
			☐ Commodity Brok	ter (as defined in 11 U.S.C. § 101	(6))		
			☐ None of the above	ve			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. I	I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Pa	rt 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Prop	perty That Needs Immediate Atten	ition		
14.	Do you own or have any property that poses or is alleged to pose a threat	No.	What is the hazard?				
	of imminent and indentifiable hazard to public health or safety? Or do you own any						
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is	s needed, why is it needed?			
			Where is the property?	Number Street			
				City		ZIP Code	

Michelle Debtor 1

Latrice

Document

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
You must check one:	You must check one:		
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.		
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.		
☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.		
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.		
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	☐I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.		
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:		
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.		

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Debtor 1 Michelle Latrice Document Allen Page 6 of 78

Case Number (if known) ______

Pa	t 6: Answer These Questions	s for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		☐No. Go to line 16c. ☐Yes. Go to line 17.					
		16c. State the type of debts y	you owe that are not consumer debts or b	usiness debts.			
17.	Are you filing under Chapter 7?	No. I am not filing unde	er Chapter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		hapter 7. Do you estimate that after any enses are paid that funds will be available				
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000			
	you estimate that you owe?	■ 50-99	☐ 5,001-10,000 ☐ 40,004,05,000	☐ 50,001-100,000			
	owe:	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	<u> </u>			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion			
Pa	rt 7: Sign Below						
For	you	I have examined this petition, correct.	and I declare under penalty of perjury tha	t the information provided is true and			
			Chapter 7, I am aware that I may proceed e. I understand the relief available under e	- · · · · · · · · · · · · · · · · · · ·			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		/s/ Michelle Latrice Signature of Debtor 1	e Allen 💮 💃	Signature of Debtor 2			
		Executed on 02/02/2	2018 DD / YYYY	Executed on			

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Michelle Latrice Debtor 1 Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Date	Date: 02/07/2018 MM / DD / YYYY		
Bute			
IL	60603		
State	ZIP Code		
Email ac	ddressndil@geracilaw.c		
IL			
	State Email ac		

Fill in this information to identify your case:				
Debtor 1	Michelle	Latrice	Allen	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District o	f <u>ILLINOIS</u> (State)	
Case Number (If known)	r			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1ь. Copy line 62, Total personal property, from Schedule A/В	\$ 2,906
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,906
Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$400
	\$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
 Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
 Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0 \$57,776

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Case Number (if known)

Document Michelle Latrice Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Record	ds					
Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8. From the Statement of Your Current Monthly Income: Copy your total current 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	urrent monthly income from Official \$ 1,165.02					
9. Copy the following special categories of claims from Part 4, line 6 of <i>Sch</i> From Part 4 of Schedule E/F, copy the following:	hedule E/F: Total claim					
9a. Domestic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy lin	ne 6c.) \$_0.00					
9d. Student loans. (Copy line 6f.)	\$_30,210.00					
9e. Obligations arising out of a separation agreement or divorce that you di priority claims. (Copy line 6g.)	id not report as \$_0.00					
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy	\$\(\sigma \) (1.00) \(\sigma \) (1.00					
9g. Total. Add lines 9a through 9f.	\$_30,210.00					

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Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 78			
Debtor 1	Michelle	Latrice	Allen				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ct of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is an	
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty				12/1	5
ategory where esponsible for ages, write you out the control of th	you think it fits supplying corre ur name and cas Describe Each Re- un or have any le	best. Be as complete and a ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	accurate as possible. If two mode is needed, attach a separate ver every question. Other Real Esate You Own or Hamany residence, building, land	l, or similar property?	both are equally		
	-	-	our entries fro Part 1, includi		>	\$0.0	00
Part 2:	Describe Your Vel	nicles				Ψο	
				e registered or not? Include any ve			
No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: 2004 Toyota Sien miles t, aircraft, motor Boats, trailers, motor	na with over 200,000 homes, ATVs and other reors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) creational vehicles, other vehicles, snowmobiles, motorcycle	ly s and another unity property (see nicles, and accessories accessories	the amount of any se Creditors Who Have Current value of th entire property?	ed claims or exemptions. Put excured claims on <i>Schedule D: Claims Secured by Property</i> Le Current value of the portion you own? 1,500.	00
			our entries fro Part 2, includi	ng any entries for pages		\$ 1,500	.00
				-			_
rait 5.		sonal and Household Items					
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions	
Examples:		ilshings urniture, linens, china, kitchenw	rare				
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$500	\$ 500.	00

Debtor 1

Desc Main

Case 18-03518 Doc 1 Döcument | 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe..... Everyday clothes \$300 300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$100 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,400.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims

16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition or exemptions

No.

Yes. Describe.....

0.00

Debtor 1

Official Form 106A/B

Michelle Case 18-03518

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17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □l No. Yes. Describe..... Account Type: Institution name: Fifth Third 1.00 Checking Account PNC 5.00 Checking Account 6.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders, Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: Yes 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Describe..... Type of account and Institution name: 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe Yes. 0.00 Debtor 1

Case 18-03518

Doc 1

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Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Describe..... Yes. 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... Debtor has a pending Workers Compensation case. Her attorney is Dworkin & Maciariello -312.857.7777. 0.00 35. Any financial assets you did not already list No. Describe..... Yes 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$6.00 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned

Describe....

No. Yes.

0.00

Case 18-03518 Doc 1 Desc Main Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe.... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

Yes. Describe	\$ 0.00
47. Farm animals	·
Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested	φ
No.	
Yes. Describe	
	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed	<u> </u>
No.	
Yes. Describe	
54 Any forms and appropriate fishing related grap out you did not already list	\$ <u>0.00</u> 0
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	
Too. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Bort C. Write that number here	\$0.00

Michelle Case 18-03518

60. Part 6: Total farm- and fishing-related property, line 52

61. Part 7: Total other property not listed, line 54

Doc 1

\$ 0.00

\$ 0.00

Desc Main

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 1,500.00 56. Part 2: Total vehicles, line 5 \$ 1,400.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$6.00 59. Part 5: Total business-related property, line 45 \$ 0.00

\$ 2,906.00 62. Total personal property. Add lines 56 through 61. \$ 2,906.00

63. Total of all property on Schedule A/B. Add line 55 + line 62 \$2,906.00

Fill in this in	formation to identi	fy your case:	
Debtor 1	Michelle	Latrice	Allen
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

=	ming state and federal nonbankrupt ming federal exemptions. 11 U.S.C.	•		
or any propert	ty you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2004 Toyota Sienna with over 200,000 miles	\$1,500	\$_2,400	735 ILCS 5/12-1001(c)
_ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 500	\$ <u>500</u>	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, cell phone	\$500	\$_ 500	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$_300	\$_300	735 ILCS 5/12-1001(a),(e)
_ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	

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Last Name

Debtor 1 Michelle

Middle Name

First Name

Part 2: Additi	onal Page			
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$ <u>100</u>	\$100	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Fifth Third, 1.00	\$ <u> </u>	\$ <u>1</u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, PNC, 5.00	\$_ ⁵	\$_5	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Debtor has a pending Workers Compensation case. Her attorney is Dworkin & Maciariello -	\$Unknown	\$	820 ILCS 305/21
Line from Schedule A/B:	312.857.7777. 34		100% of fair market value, up to any applicable statutory limit	
□ No □ Yes.				
∐ Yes.				
Official Form 106C	Record # 758795	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

		Caso 19 (02E10 Doc	1 Filed 02/	NQ/1Q	- ntore d 02/08/2	18 13:45:18	Desc Main	
Fill i	n this inf	ormation to identif	y your case:			8 of 78	-0 -000	2000	
Debt	tor 1	Michelle	Latrice	Alle	en				
		First Name	Middle Name	Last Na	ame				
Debt	tor 2								
(Spou	se, if filing)	First Name	Middle Name	Last Na	ame				
Unite	ed States I	Bankruptcy Court for th	he: <u>NORTHERN</u> D	istrict of <u>ILLINOIS</u>					
Case	e Number			(State	e)			Check if thi	s is an
	nown)							amended fi	ling
Offic	ial Fo	orm 106D							
			- Who House	Olaima Caam	and has Da				12/1
				Claims Secur		<u> </u>			12/1
nforma	tion. If m	ore space is neede	ed, copy the Addition	nal Page, fill it out, nu		re equally responsible for ies, and attach it to this		iny	
dditior	nal pages	s, write your name	and case number (if	known).					
1. Do	-		secured by your pro						
	No. Che	eck this box and sub	bmit this form to the o	ourt with your other so	chedules. You	have nothing else to repo	ort on this form.		
	Yes. Fill	in all of the informa	ation below.						
	.								
Part	1: -	ist All Secured Clair	ms ————				Only many A	O-1: A	0-1
2. Li:	st all sec	cured claims. If a cr	editor has more than	one secured claim, lis	t the creditor s	eparately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
foi	r each cla	aim. If more than or	ne creditor has a part	icular claim, list the otl	her creditors in	Part 2.	Do not deduct the	that supports this	portion
As	much as	s possible, list the cl	laims in alphabetical	order according to the	creditors nam	e.	value of collateral	claim	If any
2.1	Illinois T	itle Loans		Describe the propert	y that secures	the claim:	\$ <u>400.00</u>	\$ <u>1,500.00</u>	\$ <u>0.00</u>
	Creditor's N			2004 Toyota Sienna	with over 200	,000 miles			
	15940 S								
	Number	Street		A - of the date over 6"	la dha alabada	Object all the control			
				As of the date you fill Contingent	ie, the claim is:	Check all that apply.			
	Markhan	n	IL 60428	Unliquidated					
	City		State Zip Code	Disputed					
w	ho owes	the debt? Check one		Nature of Lien. Chec	k all that apply.				
	Debtor 1	only		An agreement you	made (such as n	nortgage or secured			
	Debtor 2	- ,		car loan)					
Ļ	╡	and Debtor 2 only		Statutory lien (such		hanic's lien)			
L	_At least o	one of the debtors and	I another	Judgment lien from Other (including a r					
	Check i	f this claim relates t	o a	Other (including a r	ignit to onset)				
_		nity debt		Last 4 digits of asso	unt number				
Di		was incurred		Last 4 digits of acco	unt number				
Part	2ŧ L	ist Others to Be Not	tified for a Debt That \	You Already Listed					
Use thi	is page o	nly if you have other	rs to be notified about	your bankruptcy for a	debt that you a	already listed in Part 1. Fo	r example, if a collecti	on agency is	
		-	-			en list the collection agen			
		or for any of the debt do not fill out or sub		art 1, list the additional	creditors nere	. If you do not have addition	onal persons to be not	iffed for any	
2.1		, Bankruptcy Dept.				On which line in Par	t 1 did you enter the c	reditor? 2.1	
-	Name				-	Last 4 digits of acco	ount number		
-		St Ste 200			-	Edot 4 digits of door			
	Number	Street							
-					-				
	Savanna	ih		GA 31401					
	City			State Zip Code	-				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>400.00</u>

			Eilad 02/09/19	Entered 02/08/18 13:45:18	Desc Main	
Fill in this	information to identify you	r case:		9 of 78		
Debtor 1	Michelle	Latrice	Allen	_		
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	j) First Name	Middle Name	Last Name	-		
(Opodac, ii iiiiig	i) I list Name	Wildle Name	East Name			
United State	es Bankruptcy Court for the :!	NORTHERN District	of <u>ILLINOIS</u> (State)		—	
Case Numb	per				☐ Check if the	
	E 400E/E				amended	illing
Jπiciai i	Form 106E/F					
te as comple ist the other I/B: Property reditors with eeded, copy op of any add	party to any executory con (Official Form 106A/B) and partially secured claims the the Part you need, fill it ou ditional pages, write your n	e. Use Part 1 for cre tracts or unexpired I on <i>Schedule G: Ex</i> aat are listed in <i>Sch</i> t, number the entric ame and case numl	ditors with PRIORITY claim leases that could result in recutory Contracts and Un- edule D: Creditors Who Ha es in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY c a claim. Also list executory contracts on Schee expired Leases (Official Form 106G). Do not inc eve Claims Secured by Property. If more space i Attach the Continuation Page to this page. On the	<i>lule</i> lude any s	12/15
Part 1:	List All of Your PRIORITY U	Insecured Claims				
1. Do any c	reditors have priority unsec	cured claims agains	t you?			
=	Go to Part 2.					
☐ Yes.						
each clai nonpriorit unsecure	m listed, identify what type o ty amounts. As much as pos	f claim it is. If a clain sible, list the claims ation Page of Part 1.	n has both priority and nonp in alphabetical order accord . If more than one creditor ho	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ing to the creditor's name. If you have more than to olds a particular claim, list the other creditors in Paraction booklet.)	priority and two priority	
				Total claim	Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRIORI	TY Unsecured Claim	s		amount	amount
	reditors have nonpriority u	neacurad claime an	ainst vou?			
	You have nothing to report in	_	-	ur other echedules		
Yes.	Tod have nothing to report in	ruiis part. Gubillit ui	iis form to the court with you	in other scriedules.		
4. List all of nonpriorit included	ty unsecured claim, list the c	reditor separately for reditor holds a partic	r each claim. For each claim	tor who holds each claim. If a creditor has more to listed, identify what type of claim it is. Do not list ditors in Part 3.If you have more than three nonprid	claims already	
	ala Oalaa O.L.aaaa					Total claim
7.1	n's Sales & Lease r's Name	Las	st 4 digits of account number	· 		\$ <u>0.00</u>
	165th Street	Wh	en was the debt incurred?			
Numbe	er Street					
			of the date you file, the claim Contingent	is: Check all that apply.		
Hamn		46320	Unliquidated			
City Who ow	State res the debt? Check one.	Zip Code	Disputed			
Debto	or 1 only					
Debto	or 2 only	Тур	e of NONPRIORITY unsecure	ed claim:		
=	or 1 and Debtor 2 only	=	Student loans			
At lea	ast one of the debtors and another		Obligations arising out of a sepa			
	ck if this claim relates to a munity debt	_	that you did not report as priority	y claims ng plans, and other similar debts		
	aim subject to offest?	Ц	Depte to perision or profit-stidiff	יש אייטיים, מווט טנויטי אוווומו עבטנס		
No			Other. Specify			
Yes						

Debtor 1 Michelle Latrice Decrument Page 20 of 78 Case Number (if known)

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Allied Collection	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	1607 Central Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus IN 47201	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Madical/Dental Consissa	
	Yes	Other. Specify Medical/Dental Services	
4.3	American First Finance	Last 4 digits of account number	\$ 337.00
4.5	Creditor's Name		*
	PO Box 565848	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dallas TX 75356	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	LIYes Amsher Collection Service		* 0.00
4.4		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name 600 Beacon Parkway West, Suite 300	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Birmingham AL 35209	Contingent	
	City State Zip Code	Unliquidated	
-	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	<u> </u>	

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Annie Davis	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	15717 S. Fisk	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harvey IL 60426	Unliquidated	
	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.	П	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Notice Only	
l i	Yes	Other. Specify Notice Only	
4.6	Arnold Scott Harris PC	Last 4 digits of account number	\$ 630.00
4.0	Creditor's Name	Last 4 digits of account number	·
	111 W Jackson Blvd Ste 600	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
			
	Chicago IL 60604	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!:	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
\vdash	Yes Ashley Stewart		\$ 450.00
4.7		Last 4 digits of account number	\$ 450.00
	Creditor's Name PO box 182124	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
	City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
أ	Debtor 1 and Debtor 2 only	Student loans	
أ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
į į	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main Case 18-03518 Page 22 of 78 Case Number (if known) Decument Michelle Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim \$** 180.00 Last 4 digits of account number ____ ____

208 S Akard St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Dallas TX 75202	Unliquidated	
City State Zip Code		
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
BMO Harris N.A.	Last 4 digits of account number	\$ <u>35.00</u>
Creditor's Name		
3800 West Golf Road, Suite 300	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Rolling Meadows IL 60008	Unliquidated	
City State Zip Code	Disputed	
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify	
Yes		- 454.00
Caine & Weiner	Last 4 digits of account number	\$ <u>154.00</u>
Creditor's Name PO Box 5010	When was the debt incurred?	
	witen was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
\\\\-\alpha\ \-\alpha\ \alpha\ \-\alpha\ \-\alpha\ \-\alpha\ \-\alpha\ \-\alpha\ \-\al	Contingent	
Woodland Hills CA 91365	Unliquidated	
City State Zip Code /ho owes the debt? Check one.	Disputed	
Debtor 1 only	_	
=	Tune of NONDRIORITY unaccured eleims	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	<u></u>	
	Other. Specify	

Official Form 106E/F

Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main Case 18-03518 Page 23 of 78 Case Number (if known) **Decument** Michelle Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Carnegie Insurance Company \$ 2,142.00 Last 4 digits of account number ___ Creditor's Name 2015-2017 111 Washington Ave S Ste When was the debt incurred? 4.

TTT Washington 7 WC C Citc				
Number Street				
		As of the date you file, the claim is: Che	eck all that apply.	
		Contingent	,	
Minneapolis N	MN 55401	Unliquidated		
	State Zip Code	Disputed		
Who owes the debt? Check one.		Disputed		
Debtor 1 only				
Debtor 2 only		Type of NONPRIORITY unsecured claim	n:	
Debtor 1 and Debtor 2 only		Student loans		
At least one of the debtors and a	another	Obligations arising out of a separation a	greement or divorce	
Check if this claim relates to	а	that you did not report as priority claims		
community debt		Debts to pension or profit-sharing plans,	, and other similar debts	
Is the claim subject to offest?				
No		Other. Specify		
Yes				
.12 Chase-Jpmorgan Chase BAN	NK	Last 4 digits of account number	0006	<u>\$ 1,175.00</u>
Creditor's Name			2015-2017	
111 Washington Ave S Ste		When was the debt incurred?	2013-2017	
Number Street				
		As of the date you file, the claim is: Che	eck all that apply.	
		Contingent		
Minneapolis	MN 55401	Unliquidated		
	State Zip Code	Disputed		
Who owes the debt? Check one.				
Debtor 1 only				
Debtor 2 only		Type of NONPRIORITY unsecured claim	n:	
Debtor 1 and Debtor 2 only		Student loans		
At least one of the debtors and a	another	Obligations arising out of a separation ag	greement or divorce	
Check if this claim relates to	а	that you did not report as priority claims		
community debt		Debts to pension or profit-sharing plans,	, and other similar debts	
Is the claim subject to offest?				
No		Other. Specify		
Yes	WZ		2000	4 400 00
.13 Chase-Jpmorgan Chase BAN	NK	Last 4 digits of account number	0003	\$ _1,198.00
Creditor's Name		When we do do he to some 10	2015-2017	
111 Washington Ave S Ste		When was the debt incurred?	2010 2017	
Number Street				
		As of the date you file, the claim is: Che	eck all that apply.	
		Contingent		
Minneapolis	MN 55401	Unliquidated		
City S Who owes the debt? Check one.	State Zip Code	Disputed		
_				
Debtor 1 only				
Debtor 2 only		Type of NONPRIORITY unsecured claim	n:	
Debtor 1 and Debtor 2 only		Student loans		
At least one of the debtors and a	another	Obligations arising out of a separation a		
Check if this claim relates to	а	that you did not report as priority claims		
community debt		Debts to pension or profit-sharing plans,	, and other similar debts	
Is the claim subject to offest?		_		
No		Other. Specify		
L Yes				

Official Form 106E/F

Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main Case 18-03518 Page 24 of 78 Case Number (if known) **Decument** Michelle Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase-Jpmorgan Chase BANK **\$** 1,267.00 Last 4 digits of account number _ Creditor's Name 2015-2017 111 Washington Ave S Ste When was the debt incurred? 4.

111 Washington 7 We o ote		
Number Street		
	As of the date you file the alaim in. Check all that cank	
	As of the date you file, the claim is: Check all that apply.	
Minnognolio MN FF404	Contingent	
Minneapolis MN 55401	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
Chase Inmergen Chase DANI/	Last 4 digits of account number 0004	\$ 3,563.00
4.15 Creditor's Name	Lust 4 digits of decount number	
	When was the debt incurred? 2015-2017	
111 Washington Ave S Ste	When was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Minneapolis MN 55401	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	_	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
l ∏ _{Yes}		
4.16 City of Chicago Bureau Parking	Last 4 digits of account number	\$ 9,000.00
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
	When was the dept incurred:	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60602	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	-	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes	• · · · · · · · · · · · · · · · · · · ·	

Official Form 106E/F

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Debtor 1 Michelle Latrice Desc Main

First Name Middle Name Last Name

Part 2+ Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	City of Chicago/Dept. of Rev.	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	121 N. LaSalle St., Room 107A	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60602	Unliquidated	
Ι.	City State Zip Code	Disputed	
,	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
li	No	Auto Assidant	
	Yes	Other. Specify Auto Accident	
4.18	Comcast Cable	Last 4 digits of account number	\$ 800.00
7.10	Creditor's Name		-
	1701 John F. Kennedy Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Philadelphia PA 19103	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	- CALLEY	
	No No	Other. Specify Cable Bill	
4.19	Yes COMED	Last 4 digits of account number 6594	\$ 688.00
4.19	Creditor's Name		·
	4 Universal Way	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jackson MI 49202	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
!	Debtor 1 and Debtor 2 only	☐ Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Callesting for Conditor	
	No No	Other. Specify Collecting for Creditor	
	Yes		

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After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Credit Collection Part	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When we the debt in some d2	
	PO Box 746 Number Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Taylorville IL 62568	Contingent	
	City State Zip Code	Unliquidated	
N N	/ho owes the debt? Check one.	Disputed	
Ļ	Debtor 1 only		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans	
Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify Debt Owed	
	Yes		
4.21	Credit Management, Inc.	Last 4 digits of account number	<u>\$ 734.00</u>
	Creditor's Name		
	4200 International Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carrollton TX 75007-1906	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?	Overlin Overland Overlin Head	
-	Yes	Other. Specify Credit Card or Credit Use	
4.22	Directv	Last 4 digits of account number 8393	\$ 877.00
7.22	Creditor's Name		
	800 Sw 39Th St	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Renton WA 98057	Unliquidated	
v	City State Zip Code //no owes the debt? Check one.	Disputed	
Î	Debtor 1 only	_	
▎	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
∣ ⊦ ĭ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes	_	

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Creditor's Name Dept. 0063	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Palatine IL 60055-0063		
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes Fools Atlants		+ 0.00
4.24 Eagle Atlanta	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name 4701 West 2100 South	When was the debt incurred?	
Number Street		
	As of the date year file the alsies in Charle II the toront.	
	As of the date you file, the claim is: Check all that apply.	
Hunter UT 84120	☐ Contingent ☐ Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.25 FED LOAN SERV	Last 4 digits of account number 0007	\$ <u>529.00</u>
Creditor's Name Po Box 60610	When was the debt incurred? 2014-2015	
Number Street	wileli was the debt inculied:	
Nulliber Street		
	As of the date you file, the claim is: Check all that apply.	
Harrisburg PA 17106	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	La Debis to pension or pront-sharing plans, and other similar debis	
No	Other. Specify	
Yes		

Record # 758795

Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main Case 18-03518 Page 28 of 78 Case Number (if known) **Decument** Michelle Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.26 FED LOAN SERV \$ 1,597.00 Last 4 digits of account number

Creditor's Name		
D= D=:: 00040	When was the debt incurred? 2008-2015	
Po Box 60610	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Harrisburg PA 17106		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONDRIORITY unaccured eleme	
	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.27 FED LOAN SERV	Last 4 digits of account number 0002	\$ _1,652.00
Creditor's Name		
Po Box 60610	When was the debt incurred? 2008-2015	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Harrisburg PA 17106	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
 		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another Check if this claim relates to a	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another Check if this claim relates to a community debt	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	. 0.005.00
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number0005	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number0005	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number 0005 When was the debt incurred? 2013-2015	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number 0005 When was the debt incurred? 2013-2015 As of the date you file, the claim is: Check all that apply.	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number0005 When was the debt incurred?2013-2015 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number 0005 When was the debt incurred? 2013-2015 As of the date you file, the claim is: Check all that apply.	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number0005 When was the debt incurred?2013-2015 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number 0005 When was the debt incurred? 2013-2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>
At least one of the debtors and another Check if this claim relates to a community debt ls the claim subject to offest? No Yes 4.28 FED LOAN SERV Creditor's Name Po Box 60610 Number Street Harrisburg PA 17106 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number	\$ <u>2,025.00</u>

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L	4.29 FED LOAN SERV	Last 4 digits of account number 0008	\$ <u>2,357.00</u>
Γ	Creditor's Name		
	Po Box 60610	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
н			
н	Harrisburg PA 17106	Contingent	
н	City State Zip Code	Unliquidated	
ı	Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
н		Student loans	
н	Debtor 1 and Debtor 2 only		
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Check if this claim relates to a	that you did not report as priority claims	
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?		
	No	Other. Specify	
ŀ	Yes FED LOAN SERV	0006	÷ 2.050.00
Ŀ	4.30 FED LOAN SERV	Last 4 digits of account number 0006	<u>\$ 2,959.00</u>
	Creditor's Name	When was the debt incurred? 2013-2015	
ı	Po Box 60610	When was the debt incurred?	
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı		Contingent	
ı	Harrisburg PA 17106	. Unliquidated	
ı	City State Zip Code		
ı	Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
н	Check if this claim relates to a	that you did not report as priority claims	
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	U outer. Specify	
İ	4.31 FED LOAN SERV	Last 4 digits of account number0004	\$ 4,036.00
f	Creditor's Name		•
	Po Box 60610	When was the debt incurred? 2013-2015	
	Number Street	· · · · · · · · · · · · · · · · · · ·	
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
		. Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Tune of NONDRIORITY unconvend ole	
	l = '	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify	
-1	Vec		

Case 18-03518 Doc 1 Page 30 of 78 Case Number (if known) **Decument** Michelle Latrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.32	FED LOAN SERV	Last 4 digits of account number 0003	\$ <u>2,016.00</u>
	Creditor's Name	2042 2045	
	Po Box 60610	When was the debt incurred? 2013-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
! !	s the claim subject to offest?		
	No	Other. Specify	
	Yes		4.500.00
4.33	Global Acceptance Credit Co.	Last 4 digits of account number	\$ <u>1,500.00</u>
	Creditor's Name 5840 Interstate 20 W, #250	When was the debt incurred?	
	Number Street	When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Arlington TX 76017	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest? No	Candid Cond on Candid Han	
	Yes	Other. Specify Credit Card or Credit Use	
4.34	Harris & Harris, LTD	Last 4 digits of account number	\$ 1,181.00
7.57	Creditor's Name		·
	111 W Jackson Blvd	When was the debt incurred?	
	Number Street		
	Suite 400	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60604	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes	<u> </u>	

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	Harris & Harris, LTD	Last 4 digits of account number	\$ 1,893.78
	Creditor's Name		
	111 W Jackson Blvd	When was the debt incurred?	
	Number Street		
	Suite 400	As of the date you file, the claim is: Check all that apply.	
	01.	Contingent	
	Chicago IL 60604	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
ĺ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		^ 200 00
4.36	Illinois State Toll Hwy Auth	Last 4 digits of account number	<u>\$ 200.00</u>
	Creditor's Name 2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
	Namber Steek		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove IL 60515-1703	Contingent	
	City State Zip Code	Unliquidated	
\ <u>\</u>	Vho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	—	
	No V	Other. Specify Fines	
4.37	Yes Komyatte & Casbon, PC	Last 4 digits of account number	\$ 430.00
4.37	Creditor's Name	Last 4 digits of documentalists	·
	9650 Gordon Drive	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Highland IN 46322	Unliquidated	
	City State Zip Code	Disputed	
"	Who owes the debt? Check one.	□	
	Debtor 1 only	Two (NONDODENTY was and all'	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims	
1	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Onto Deposity	

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.38	Navient	Last 4 digits of account number 0928	<u>\$_0.00</u>
	Creditor's Name	 _	
	Po Box 9500	When was the debt incurred? 2005-2015	
	Number Street		
		As of the data you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĪ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other Courie.	
Ī	Yes	Other. Specify	
4.39	Navient	Last 4 digits of account number 0928	\$ 0.00
4.59	Creditor's Name	Lust 4 digits of docount fluinser	·
	Po Box 9500	When was the debt incurred? 2005-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
		Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
18	s the claim subject to offest?	<u>_</u>	
	■ No ¬	Other. Specify	
\vdash	Yes	Last 4 digits of account number 0216	* 0 00
4.40	Navient	Last 4 digits of account number 0216	\$ <u>0.00</u>
	Creditor's Name Po Box 9500	When was the debt incurred? 2006-2015	
		when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
١,,	City State Zip Code	Disputed	
\ \ \ \ \	Vho owes the debt? Check one.		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

Page 33 of 78 Case Number (if known) Decument Debtor 1 Michelle Latrice Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.41 Navient	Last 4 digits of account number 0216	\$ <u>0.00</u>
Creditor's Name		
Po Box 9500	When was the debt incurred? 2006-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilkes Barre PA 18773	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
= '	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
Navient Navient	Last 4 digits of account number 0515	\$ <u>0.00</u>
Creditor's Name	2006 2015	
Po Box 9500	When was the debt incurred? 2006-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilkes Barre PA 18773	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
No	Other. Specify	
Yes	0545	
Navient Navient	Last 4 digits of account number 0515	\$ <u>0.00</u>
Creditor's Name	2006 2015	
Po Box 9500	When was the debt incurred? 2006-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilkes Barre PA 18773		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
No	Other. Specify	
Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

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After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.44	Navient	Last 4 digits of account number 0827	\$_0.00
	Creditor's Name		
	Po Box 9500	When was the debt incurred? 2007-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	ls the claim subject to offest?	_	
	No	Other. Specify	
	Yes		
4.45	Navient Education LOAN CORP	Last 4 digits of account number 0001	\$ _1,267.00
	Creditor's Name	2015 2017	
	111 Washington Ave S Ste	When was the debt incurred? 2015-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55401	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		A 2 427 00
4.46	Navient Education LOAN CORP	Last 4 digits of account number0002	\$ <u>2,427.00</u>
	Creditor's Name	When was the debt incurred? 2015-2017	
	111 Washington Ave S Ste	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55401	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDDIODITY uncoured eleim.	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	П.,	
		Other. Specify	
	Yes		

Decument Page 35 of 78 Debtor 1 Michelle Latrice

After li	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.47	Nicor Gas	Last 4 digits of account number	\$ <u>900.00</u>
	Creditor's Name		
	PO Box 549	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora IL 60507	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Dobbe to periods to profit ordaining plants, and early command costs	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.48	Northshore Gas	Last 4 digits of account number	<u>\$ 345.00</u>
	Creditor's Name		
	PO BOX 2968	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Milwayla a NAI 50004	Contingent	
	Milwaukee WI 53201	Unliquidated	
١ ١	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
! !	s the claim subject to offest?		
	No	Other. Specify	
	Yes		. 100.00
4.49	Public Storage	Last 4 digits of account number	\$ <u>136.00</u>
	Creditor's Name 11644 S. Kedzie Ave.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Merrionette Park IL 60803	Contingent	
	City State Zip Code	Unliquidated	
\ <u>\</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
1	Yes		

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After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	Quantum3 Group C/O Comenity Bank	Look Addisher of account growth or	\$ 500.00
4.50	Creditor's Name	Last 4 digits of account number	\$
	PO Box 788	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kirkland WA 98083	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes		÷ 200 00
4.51	Rent-A-Center	Last 4 digits of account number	<u>\$ 200.00</u>
	Creditor's Name 5501 Headquarters Drive	When was the debt incurred?	
	Number Street		
		As of the date was file the state to Obertallians	
		As of the date you file, the claim is: Check all that apply.	
	Plano TX 75024	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Office: Specify	
4.52	Sprint	Last 4 digits of account number 1818	\$ 1,175.00
	Creditor's Name	2044 2045	
	800 Sw 39Th St	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dantas 14/4 00057	Contingent	
	Renton WA 98057	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify Collecting for Creditor	
	L Yes		

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4.53	Sunrise Credit Services, Inc.	Last 4 digits of account number	\$ <u>1,685.00</u>
	Creditor's Name		
	PO Box 9100	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Farmingdale NY 11753-9100	Contingent	
		Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	¬		
}	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
r	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
<u> </u>	Yes	Jpos	
4.54	T-Mobile	Last 4 digits of account number6867	\$ 1,385.00
	Creditor's Name		
	260 Airport Plaza Blvd	When was the debt incurred? 2014-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	F : 11 NY 44705	Contingent	
	Farmingdale NY 11735	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l î	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
[Yes	Outlot. Opcomy	
4.55	TCF National Bank	Last 4 digits of account number	\$ 0.00
4.00	Creditor's Name		
	PO Box 170995	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	N	Contingent	
	Milwaukee WI 53217	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	–		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l k	s the claim subject to offest?		
	No	Other. Specify	
	Yes	Onler, Specify	
	160		

Official Form 106E/F

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4.56	Uhaul	Last 4 digits of account number	\$ 350.00
	Creditor's Name		
	10855 S. Halsted	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60628	Unliquidated	
	City State Zip Code	Disputed	
<u>"</u>	/ho owes the debt? Check one.	L Disputed	
l L	Debtor 1 only		
ΙГ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l Ē	Debtor 1 and Debtor 2 only	Student loans	
1 8	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	_ _ · · · · · · · · · · · · · · · · · ·	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.57	Verizon Wireless	Last 4 digits of account number	\$ <u>600.00</u>
	Creditor's Name		
	1 Verizon PI.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Alphorette CA 20004	Contingent	
	Alpharetta GA 30004	Unliquidated	
١ ,	City State Zip Code Vho owes the debt? Check one.	Disputed	
l ř	¬		
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	bests to pension of profit-straining plans, and other strained design	
ì	No	Litity Dillo/Callular Convice	
1 7	=	Other. Specify Utility Bills/Cellular Service	
1	Yes Village of Crestwood	Look A divide of account number	\$ 200.00
4.58		Last 4 digits of account number	Ψ <u>200.00</u>
	Creditor's Name	When was the debt incurred?	
	PO BOX 6131	THISH WAS THE CENT HICHIEU!	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
	City State Zip Code		
v	Vho owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
}		Student loans	
	Debtor 1 and Debtor 2 only		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Case Number (if known) **Decument** Michelle Latrice Debtor 1 First Name **\$** 0.00 Wal-Mart 4.59 Last 4 digits of account number Creditor's Name PO Box 530927 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta GA 30353 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Credit Card or Credit Use

Official Form 106E/F

community debt Is the claim subject to offest?

No

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Debtor 1 Michelle

Latrice

മൂբcument

List Others to Be Notified for a Debt That You Already Listed

 Use this page only if you have others to be notified about example, if a collection agency is trying to collect from y 2, then list the collection agency here. Similarly, if you hadditional creditors here. If you do not have additional p 	you for a debt you ave more than o	ou owe to someone else, list the origin one creditor for any of the debts that yo	al creditor in Parts 1 or ou listed in Parts 1 or 2, list the			
Online Collection, Bankruptcy Dept.		On which entry in Part 1 or Part 2	On which entry in Part 1 or Part 2 list the original creditor?			
Name PO Box 1489		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
	NC 28590 Zip Code	Last 4 digits of account number				
Bay Area Credit Service, Bankruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?			
Name PO Box 467600		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
	GA 31146	Last 4 digits of account number				
,	Zip Code					
Bay Area Credit Service LLC, Bankruptcy Dept.		On which entry in Part 1 or Part 2	_			
1901 W. 10th St. Number Street		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims			
Number Sueet			Part 2. Creditors with Northholity offsecured Claims			
Antioch C/	A 94509	Last 4 digits of account number				
City State	Zip Code					
Linebarger Goggan Blair &, Bankruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?			
Name PO Box 06152		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
	IL 60606 —— Zip Code	Last 4 digits of account number				
Linebarger Goggan Blair & Sampson, LLP, Bankruptcy	/ Dept.	On which entry in Part 1 or Part 2	list the original creditor?			
Name 233 South Wacker Drive Ste 4030		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Chicago	60606	Last 4 digits of account number				
City State	Zip Code					
Linebarger Goggan Blair &, Bankruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?			
Name PO Box 0152		Line 17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Chicago	 IL 60606	Last 4 digits of account number				
City State	Zip Code	-				

Official Form 106E/F

otor 1	Michelle	Latrice Dec	ument	Page 41 of 7	Number (if known)
	First Name	Middle Name Last Nam	ne		
Stella	ar Recovery, Bankruptcy	Dept.	On which	n entry in Part 1 or Part 2 I	ist the original creditor?
Name PO B	ox 1234		Line 18	g of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe				0. (0.1001. 0.10).	Part 2: Creditors with Nonpriority Unsecured Claims
T C C C C C C C C C C C C C C C C C C C	. Greet				
Fort N	Mill	SC 29716	Last 4 di	gits of account number _	
City		State Zip Code			
Stella Name	ar Recovery Inc., Bankru	ptcy Dept.	On which	n entry in Part 1 or Part 2 I	list the original creditor?
	Highway 2 W, Ste. 100		Line1	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	er Street				Part 2: Creditors with Nonpriority Unsecured Claims
Kalis	pell	MT 59901	Last 4 di	gits of account number _	
City		State Zip Code		•	
US C	ellular, Bankruptcy Dept		On which	n entry in Part 1 or Part 2 I	list the original creditor?
Name PO B	ox 7835			1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe			LING	5. (5.166).	Part 2: Creditors with Nonpriority Unsecured Claims
	Gueet				at 2. Sounds wan trouplonty offsecured claims
Madis	son	WI 53707-783	Last 4 di	gits of account number _	
City		State Zip Code		•	
Debt	Recovery Solutions, LL0	C, Bankruptcy Dept.	On which	n entry in Part 1 or Part 2 I	list the original creditor?
lame	Acrehoute Conserves #	100	Line 2	1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	Merchants Concourse, #	106	Lille	or (crieck one).	Part 2: Creditors with Nonpriority Unsecured Claims
	0.000				Tart 2. Ordators with Nonphority of secured dialins
West	hurv	NY 11590-511	. last 4 di	gits of account number _	
City		State Zip Code	2001 4 01	gito of account number _	
Enha	nced Recovery Corp., B	ankruptcy Dept.	On which	n entry in Part 1 or Part 2 I	list the original creditor?
lame 3014	Bayberry Road		Line2	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
	sonville	FL 32256	Last 4 di	gits of account number _	
City		State Zip Code			
	ational Credit Managem	ent, Bankrupty Dept.	On which	n entry in Part 1 or Part 2 l	list the original creditor?
Name PO B	ox 16408		Line 2	7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	er Street				Part 2: Creditors with Nonpriority Unsecured Claims
Saint	Paul	 MN 55116	ا عود 4 ما:	gits of account number _	0003
City		State Zip Code	Last 4 UI	g or account number _	
Jeffe	rson Capital Systems LL	C, Bankruptcy Dept.	On which	n entry in Part 1 or Part 2 I	ist the original creditor?
Name PO B	ox 7999		Line3	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	er Street				Part 2: Creditors with Nonpriority Unsecured Claims
Saint	Cloud	MN 56302 State Zip Code	Last 4 di	gits of account number _	
CILLA		State VID LOGE			

btor 1	Michelle	Latrice	ц _е çur	nent Page 42 of 7	Number (if known)
	First Name	Middle Name	Last Name		, ,
Jeffer	rson Capital Systems, Bar	kruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?
Name			_	· ·	<u> </u>
	cLeland Road		_	Line 33 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
St. CI	loud	MN	56303	Last 4 digits of account number	
City		State Zip	Code		
Peop	les Gas, Bankruptcy Dept		_	On which entry in Part 1 or Part 2	list the original creditor?
Name 200 E	E. Randolph Dr.			Line 35 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
Chica	ago	IL	— 60601	Last 4 digits of account number _	
City		State Zip	_		
Come	enity Bank, Bankruptcy De	ept.		On which entry in Part 1 or Part 2	liet the original creditor?
Name			_	-	<u> </u>
	ox 183003		_	Line 50 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
Colur	mbus	ОН	– 43218	Last 4 digits of account number _	
City		State Zip	Code		
Enha	nced Recovery Corp., Bar	nkruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?
Name PO B	ox 1967		_	Line 52 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
O =4b			40405		4040
South	igate	State Zip	48195 Code	Last 4 digits of account number _	1818
ER S	olutions, Inc., Bankruptcy	Dept.	_	On which entry in Part 1 or Part 2	list the original creditor?
Name	0 Hammerly Blvd # 200			Line 52 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe			_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
Hous	ton	TX		Last 4 digits of account number	1818
City		State Zip	_	Last + digits of account number _	<u> </u>
AT&T	, Bankruptcy Dept.			On which entry in Part 1 or Part 2	list the original creditor?
Name 208.5	S Akard St		_	Line 53 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe			_	or (or one).	Part 2: Creditors with Nonpriority Unsecured Claims
			_		
Dalla	s	TX	75202 	Last 4 digits of account number _	
City		State Zip	Code		
T-Mo	bile, Bankruptcy Dept.		_	On which entry in Part 1 or Part 2	list the original creditor?
Name PO B	ox 742596		_	Line 53 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
			_		
City	nnati	OH State Zip	45274-259 Code	Last 4 digits of account number _	
		0.0.0 Zip			

Official Form 106E/F

Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main Case 18-03518

Page 43 of 78 Case Number (if known) **Document** Michelle Latrice Debtor 1 American Infosource, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 71083 Line 54 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number NC 28272 Charlotte Last 4 digits of account number _____ 6867_____ State Zip Code American Infosource, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line <u>54</u> of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 248848 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number _____6867 OK 73124 Oklahoma City City State Zip Code TCF of Illinois, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims 4930 N. Milwaukee Ave. Line ⁵⁵ of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number II 60630 Chicago Last 4 digits of account number ____ ____ State Zip Code City TCF National Bank, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line __55_ of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 15137 Part 2: Creditors with Nonpriority Unsecured Claims Street Number Wilmington DE 19886-513 Last 4 digits of account number ____ ____________ State Zip Code AFNI, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 3097 Part 1: Creditors with Priority Unsecured Claims Line 57 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 61702 Bloomington Last 4 digits of account number ____ ___ State Zip Code City Afni, Inc., Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line __57_ of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 3427 Part 2: Creditors with Nonpriority Unsecured Claims Number 61702 Last 4 digits of account number ____ ___ State Zip Code Wal-Mart/GEMB, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 981400, C77W Line 59 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims TX 79998 El Paso Last 4 digits of account number ____ ____

State Zip Code

City

Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main Case 18-03518 Page 44 of 78 Case Number (if known)

Michelle Debtor 1

Latrice

Decument

Add the Amounts for Each Type of Unsecured Claim

	unts of certain types of unsecured claims. unts for each type of unsecured claim.	This information is for statistical i	reporting purpose	s only. 28 U.S.C. § 159.
			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00

Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	30,210.00
	$\ensuremath{\epsilon_{g}}.$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	Sillilai debis			
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	27,565.78

Fill	in this in		LQ 0251Q Do	oc 1 E	ilod 02/09/19	Entore	ed 02/08/18 5 of 78	13:45:18	Desc Main	
							3 01 7 0			
Deb	otor 1	Michelle	Latrice		Allen	-				
Doh	otor O	First Name	Middle Name		Last Name					
	otor 2 use, if filing)	First Name	Middle Name		Last Name	-				
Lloit	tad Statos	Pankruntov Cour	t for the : <u>NORTHERN</u>	District of II	LINOIS					
Offin	ieu Siales	Банкі црісу Соці	tiol the . <u>NORTHERN</u>	_ District or _ <u>ii</u>	(State)				Check if this	ic an
	se Number (nown)				-				amended fili	
∩ffi∂	rial F	orm 1060							a	9
					Jnexpired Lea					12/15
Be as on the second sec	complete ation. If n nal pages you hav	and accurate a nore space is r s, write your na e any executor eck this box an	as possible. If two mar needed, copy the additi ame and case number ry contracts or unexpir d submit this form to the	ried people ional page, t (if known). red leases?	are filing together, both fill it out, number the end of the source of t	h are equally ntries, and a ou have noth	ttach it to this pag	e. On the top of a		
exa	t separat	ely each persont, vehicle leas	on or company with wh	om you hav	s or leases are listed in re the contract or lease s for this form in the inst	e. Then state	what each contrac	et or lease is for (
P	erson or	company with	whom you have the co	ontract or le	ase		State what the	contract or leas	e is for	
2.1	Tyler So	chimauski & Rid	chard Thompson			_	Tenant			
	Name	owne Avenue								
	Number	Street				_				
	Deerfield	d		IL 6001	15					
	City			State Zip C	ode	_				
2.2						_				
	Name									
	Number	Street				_				
	City			State Zip C	code	_				
2.3										
2.0	Name					_				
	Number	Street				_				
	City			State Zip C	code	_				
2.4										
	Name					-				
	Number	Street				_				
	City			State Zip C	code	_				
2.5										
	Name					-				
	Number	Street				_				

State Zip Code

City

Case 18-03518 Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main

Fill in this in	nformation to identi	fy your case:	
Debtor 1	Michelle	Latrice	Allen
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	any Additional Pages, write your name and case number (if known). Answer every question.								
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)					
	No.								
	Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?					
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.				
	Name of your spo	use, former spouse or legal equivalent							
	Number St	reet							
	City		State	Zip Code					
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person				
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1					Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					
3.2				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et		_	Schedule G, line				
	City	S	tate Z	Zip Code	_				
3.3				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					

Official Form 106H Record # 758795 Schedule H: Your Codebtors Page 1 of 1

Case 18-03518 Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main

Fill in this in	formation to identi		12/2/2011	
	normation to identi	ly your case.		
Debtor 1	Michelle	Latrice	Allen	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruntev Court for	the: NORTHERN DISTRICT C	JE II I INOIS	
Officed States	Bankruptcy Court for	ille . <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Number	r			
(If known)				

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	CNA		
	Occupation may Include student or homemaker, if it applies.	Employers name	Warren Barr Nortl	h Shore LLC	
		Employers address	2773 Skokie Valle Highland Park, IL		
		How long employed there?	Since 7/1/2017		
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse har lines below. If you need more space	ve more than one employer, comb	oine the information for a	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$1,982.50	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	4. Calculate gross income. Add line 2 + line 3.			\$1,982.50	\$0.00

 Official Form 106I
 Record # 758795
 Schedule I: Your Income
 Page 1 of 2

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Document Michelle Latrice Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1		Debtor 2 or -filing spouse		
	Сору	line 4 here	4.	\$1,982.50		\$0.00		
5. Li		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$258.01		\$0.00		
		landatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. _	\$0.00	_	\$0.00		
		lequired repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
		omestic support obligations	5f. 	\$0.00		\$0.00		
	-	Inion dues	5g. _	\$0.00		\$0.00		
		hther deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$258.01	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,724.49		\$0.00		
8. Lis		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$300.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	0	Specify:	0	Φ0.00		40.00		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
		Other monthly income. Specify: 2nd Job, Tax refund,	8h. —	\$825.25		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,125.25		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,849.74	- [\$0.00	\$2,849.7	_
	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	ΨΞ,0 1011 1		\$0.00	Ψ2,0 το.1	_
11.	Include other Do no	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				11\$0.0	0
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income.				_
		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if	t applies		12. \$2,849.7	4
13.	x N	ou expect an increase or decrease within the year after you file this form No. ⁄es. Explain:	?					

Fill	l in this in	formation to identify yo	ur case:				
De	ebtor 1	Michelle	Latrice	Allen	Check if this is:		
		First Name	Middle Name	Last Name	An amende	ŭ	
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
Un	ited States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS			
	ise Number known)				MM / DD / Y	YYYY	
Offi	oial E	orm 106 l			·	=	2 because Debtor 2
		orm 106J			— maintains a	separate house	hold.
		e J: Your Exp					12/15
	space is r				are equally responsible for supplying ages, write your name and case num	=	
Part	i1: D	escribe Your Household					
г	=	Go to line 2. Does Debtor 2 live in a s	eparate household? t file a separate Schedu	ıle J.			
2.	Do you h	ave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis	et Debtor 1 and		t this information for ndent	Debtor 1 or Debtor 2	age	with you?
	Do not st	ate the dependents'			Son	15	X Yes
	names.				Daughter	14	No
							X Yes
							Yes
							x _{No}
							Yes
							X No
							Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Part	12: E	stimate Your Ongoing Mo	onthly Expenses				
expe	-	f a date after the bankru		•	m as a supplement in a Chapter 13 of, check the box at the top of the form	-	
	-	=	=	ance if you know the value Income (Official Form 106		Y	our expenses
				•	•		our expenses
4.		al or home ownership e for the ground or lot.	xpenses for your resid	lence. Include first mortgag	e payments and	4.	\$950.00
	-	cluded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
	4b. Pro	operty, homeowner's, or r	renter's insurance			4b.	\$0.00
	4c. Ho	me maintenance, repair,	and upkeep expenses			4c.	\$50.00
	4d. Ho	meowner's association o	r condominium dues			4d.	\$0.00

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Page 50 of 78 Document Michelle Latrice Debtor 1 Case Number (if known) __ First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$185.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$650.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$115.00 9. Clothing, laundry, and dry cleaning 10. \$45.00 Personal care products and services 10. \$60.00 11. Medical and dental expenses 11. \$268.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$45.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses

Official Form 106J Record # 758795

20e. Homeowner's association or condominium dues

0.00

\$

20e

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Deptor	IVIICII	ciic Lu	tiloc	7 (11011	Case Number (if known)		
	First Na	me Midd	lle Name	Last Name			
21.	Other. S	Specify: Postage/Bank Fee	es (\$5.00), Student L	pans (\$5.00),		21.	\$10.00
22		nthly expense: Add lines It is your monthly expense	ŭ			22.	\$2,628.00
23.	Calculate	e your monthly net incom	e.				
	23a.	Copy line 12 (your comi	bined monthly inc	ome) from Schedule I.		23a.	\$2,849.74
	23b.	Copy your monthly expe	enses from line 22	above.		23b. –	\$2,628.00
	23c.	Subtract your monthly e		r monthly income.		23c.	\$221.74
24.	Do you e	expect an increase or dec	rease in your exp	enses within the year after y	ou file this form?		
				ear loan within the year or do got a modification to the terms			
	X No				o, journaligago.		
		. Explain Flore.					

 Official Form 106J
 Record #
 758795
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	nformation to identi	ify your case:	
Debtor 1	Michelle	Latrice	Allen
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No Yes. Name of Person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Michelle Latrice Allen	×
Signature of Debtor 1	Signature of Debtor 2
_{Date} 02/02/2018	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to ident			
Debtor 1	Michelle First Name	Latrice Middle Name	Allen Last Name	_
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name the: <u>NORTHERN</u> District of _	Last Name	
		tile . <u>INORTHERN</u> District of	(State)	
Case Number (If known)	ſ		_	
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Statu	us and Where You Lived Before		
01. What is your current marital status?			
_			
∐Married —			
Not married			
02 During the last 3 years, have you lived anyv	where other than where you live no	w?	
No.			
Yes. List all of the places you lived in the l	ast 3 years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
15717 Fisk St	FROM 09/2014		Gaine as bestor 1
Harvey IL 60426-5113	To 11/2017		
11d1vey 12 00-420 0110			
03 Within the last 8 years, did you ever live wit	h a spouse or legal equivalent in a	community property state or territory	?? (Community
property states and territories include Arizo	ona, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texa	as, Washington,
and Wisconsin.)			
■ No. Yes. Make sure you fill out Schedule H: Yes.	our Codebtors (Official Form 106H)		
Tes. Make sare you fill out correction 11. 1	our oodestors (ometar rom room).		
Part 2: Explain the Sources of Your Income			

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Debtor 1 Michelle Latrice Allen Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$1,165 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$5,801 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$21,424 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debto	r 1 Michelle	Latrice	Allen	_	Case Number (if known)		
	First Name	Middle Name	Last Name				
06	Are either Debtor 1's or Deb	otor 2's debts primarily	consumer debts?				
	_						
	_	-	-		ned in 11 U.S.C. § 101(8) a	as	
	·		sonal, family, or househ		0.54		
	During the 90 days	perore you filed for bank	rruptcy, did you pay any	creditor a total of \$6,4	25° or more?		
	☐ No. Go to line 7						
	Yes. List below	each creditor to whom	you paid a total of \$6,42	5* or more in one or m	nore payments and the		
	total amount yo	u paid that creditor. Do	not include payments fo	r domestic support ob	ligations, such as		
	child support ar	nd alimony. Also, do not	include payments to an	attorney for this bankı	ruptcy case.		
	* Subject to adjustment	on 4/01/19 and every 3	years after that for cases	s filed on or after the d	ate of adjustment.		
	■ Vac Bahtand an Bahta	O b .4b b					
	Yes. Debtor 1 or Debto	-	nkruptcy, did you pay an	y creditor a total of \$6	00 or more?		
	_	•	iki upicy, dia you pay an	y creditor a total or wo	oo or more:		
	No. Go to line 7						
	☐ Yes List below	each creditor to whom	you paid a total of \$600	or more and the total a	amount you paid that		
			omestic support obligation				
			to an attorney for this b	-			
	,	. ,	,	. ,			
			Dates of	Total amount paid	Amount you still	owo Was	this payment for
			payments	rotal amount pala	Amount you still	owe was	uno payment for
07	Within 1 year before you filed	d for bankruptcy, did you	ı make a payment on a	debt you owed anyone	who was an insider?		
	Insiders include your relative	s; any general partners;	relatives of any genera	partners; partnership	s of which you are a gener	•	
	corporations of which you are agent, including one for a bu				•	, ,	
	such as child support and ali	•		g		,	
	No.						
	Yes. List all payments to	an insider.					
	_		Dates of	Total amount	Amount you still	Reason for t	his payment
			payment	paid	owe		
US	Within 1 year before you filed	t for bankruptov, did voi	ı maka any naymanta ar	transfor any property	on account of a dobt that I	honofitod	
08	Within 1 year before you filed an insider?	i ioi barikrupicy, did yot	i make any payments or	transier any property	on account of a debt that i	Deriented	
	Include payments on debts g	uaranteed or cosigned	by an insider.				
	No.						
	Yes. List all payments to	an insider.					
			Dates of	Total amount	Amount you still	Reason for t	
			payment	paid	owe	Include cred	itor's name
P	Identify Legal action	s, Repossessions, and F	oreclosures				
09	Within 1 year before you filed						
	List all such matters, including modifications, and contract d	• • • • • • • • • • • • • • • • • • • •	, smail claims actions, d	ivorces, collection suit	s, paternity actions, suppo	rt or custody	
	No.						
	Yes. Fill in the details.						
	Tes. I ill ill the details.		Nature of the case	Court or	agency	}	Status of the case
10	Within 1 year before you filed	l for bankruptcy, was an			= -		
	Check all that apply and fill in	the details below.					
	No. Go to line 11						
	Yes. Fill in the informatio	n below.					

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Helle Latrice Allen Case Number (if known)

epto	or 1	MICHEI	<u>e</u>	Latrice	Alleli	Case Number (if	known)	
		First Name		Middle Name	Last Name			
11			ays before you filed formake a payment bec			pank or financial institution, set off	any amounts from y	our accounts
	N	lo. Go t	o line 11					
	☐ Y	es. Fill	in the information belo	OW.				
12	court	t-appoir	r before you filed for nted receiver, a custo			possession of an assignee for the	benefit of creditors,	a
	■ N							
P	art 5:	List	Certain Gifts and Con	tributions				
13	With	in 2 yea	ars before you filed fo	or bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per per	rson?	
	N	No.						
	☐ Y	es. Fill	in the details for each	gift.				
14	With	in 2 yea	ars before you filed fo	or bankruptcy, did y	ou give any gifts or contr	ributions with a total value of more	than \$600 to any cha	arity?
			Southern destable from a cale	-10				
	υ ۲	res. FIII	in the details for each	gιπ.				
P	art 6:	List	Certain Losses					
15		in 1 yea bling?	ar before you filed for	r bankruptcy or sinc	e you filed for bankruptc	y, did you lose anything because of	f theft, fire, other dis	aster, or
	_	No.						
	☐ Y	es. Fill	in the details for each	gift.				
P	art 7:	List	t Certain Payments or	Transfers				
16	cons	sulted a	bout seeking bankru	ptcy or preparing a	bankruptcy petition?	on your behalf pay or transfer any p encies for services required in you		ou
	ПΝ	_	, , ,	, p	,, .	,		
	=		in the details					
	P	arty Co	ntact Info		Description and value of	of any property transferred	Date payment or transfer	Amount of payment
		Geraci	Law L.L.C.					Payment/Value: \$4,000.00: \$0.00
		55 E. N	Monroe Street #3400					paid prior to filing,
		Chicag	o,IL 60603					balance to be paid through the plan.
								and and present
	P	arty Co	ntact Info		Description and value of	of any property transferred	Date payment or transfer	Amount of payment
		Marilyn	O Marshall		Chapter 13 Payments		2015-2017	\$6,300 (approx)
							_	

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Michelle Latrice Allen Case Number (if known) First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Checking MB Financial XXX - <u>9409</u> December 2017 \$0 Savings Money market Brokerage Other XXX -Checking December 2017 BMO Harris Bank \$(35.5) Savings Money market Brokerage Other_

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ebto	r 1	Michelle	Latrice	Allen	Case Number (if known)	
		First Name	Middle Name	Last Name	, ,	
		you now have, or did h, or other valuables	•	ear before you filed for bankruptcy	, any safe deposit box or other depository	for securities,
		No.				
	$\bar{\Box}$	Yes. Fill in the details	i.			
	_			Who else had access to it?	Describe the contents	Do you still
00						have it?
22	Hav	e you stored propert	ty in a storage unit o	r place other than your home within	n 1 year before you filed for bankruptcy?	
		No.				
		Yes. Fill in the details	i.			
				Who else has or had access to it?	Describe the contents	Do you still have it?
					Household goods	_
		Public Storage			-	No Yes
					-	L res
					-	
					-	
		Identify Property	You Hold or Control f	ar Someone Fise		
	art 9					
		you hold or control a someone.	iny property that son	neone else owns? Include any prop	perty you borrowed from, are storing for, o	r hold in trust
	_					
	=	No.				
	Ш	Yes. Fill in the details	i. 	Where is the property?	Describe the property	Value
				where is the property?	Describe the property	value
Do	rt 10	Give Details Abo	ut Environmental Info	rmation		
For	the	purpose of Part 10, t	he following definition	ons apply:		
ŀ	naza	ardous or toxic subst	ances, wastes, or m	_	erning pollution, contamination, releases o ce water, groundwater, or other medium, vastes, or material.	f
		means any location, used to own, operate		=	al law, whether you now own, operate, or u	tilize
				onmental law defines as a hazardo ntaminant, or similar term.	us waste, hazardous substance, toxic	
Rep	ort a	all notices, releases,	and proceedings tha	at you know about, regardless of w	hen they occurred.	
24	Has	s any governmental u	ınit notified you that	you may be liable or potentially lia	ble under or in violation of an environmen	tal law?
	_	No.				
	=	Yes. Fill in the details	•			
	Ц	res. I ill ill the details	.	Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any go	overnmental unit of a	any release of hazardous material?		
		No.				
		Yes. Fill in the details	i.			
				Governmental unit	Environmental law, if you know it	Date of notice
26				!!		4
26	Hav	e you been a party ii	n any judicial or adm	inistrative proceeding under any e	nvironmental law? Include settlements and	orders.
		No.				
		Yes. Fill in the details	i.			
				Court or agency	Nature of the case	Status of the case
		Ch. B. (11 - 11		4:4		
Pa	rt 11	Give Details Abo	ut Your Business or C	onnections to Any Business		

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Debtor 1	Michelle	Latrice	Allen	Case Number (if known)	
	First Name	Middle Name	Last Name		
27 W	ithin 4 years before yo	ou filed for bankruptcy, did	you own a business or have any	of the following connections to any business?	
	A sole proprietor	or self-employed in a trade	e, profession, or other activity, e	ither full-time or part-time	
			C) or limited liability partnership		
	A partner in a par	rtnership			
	= '	or, or managing executive o	of a corporation		
	=		ity securities of a corporation		
	_				
	_	e applies. Go to Part 12.			
	Yes. Check all that ap	oply above and fill in the deta	ails below for each business.		
			you give a financial statement to	anyone about your business? Include all financial	
in	stitutions, creditors, o	r other parties.			
	No.				
	Yes. Fill in the details	i			
		Date iss	ued		
Part '	Sign Below				
l ha	ive read the answers o	n this Statement of Financi	ial Affairs and any attachments	and I declare under penalty of perjury that the	
			•	property, or obtaining money or property by fraud	
		• •	nes up to \$250,000, or imprison	nent for up to 20 years, or both.	
18	U.S.C. §§ 152, 1341, 15	19, and 3571.			
¥	/s/ Michelle Latric	e Allen	×		
	Signature of Debtor 1		Signature of D	Debtor 2	
	Date 02/02/2018		Date		
	MM / DD / Y	0.0.0.4			
	MIMI / DD / Y	YYY	MM /	DD / YYYY	
	MIM / DD / Y	YYY	Date	DD / YYYY	
Did				DD / YYYY s Filing for Bankruptcy (Official Form 107)?	
_	you attach additional				
	you attach additional				
	you attach additional				
	you attach additional No Yes	pages to Your Statement o		s Filing for Bankruptcy (Official Form 107)?	
Did	you attach additional No Yes you pay or agree to pa	pages to Your Statement o	f Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	
Did	you attach additional No Yes	pages to <i>Your Statement o</i>	f Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re				
Mic	chelle Latri	ce Allen / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE O	OF COMPENSATION OF ATTORNE	V FOR DER	TOR
	npensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. baid to me within one year before the filing rendered on behalf of the debtor(s) in	2016(b), I certify that I am the attorneying of the petition in bankruptcy, or agree	for the above	e named debtor(s) and that I to me, for services
	For legal	services, I have agreed to accept	\$4,000.00		
	Prior to th	ne filing of this statement I have received	d \$0.00		
	Balance I	Due	\$4,000.00		
2.	The source	e of the compensation paid to me was:			
	Deb	tor(s) Other: (specify)			
3.	The source	e of compensation to be paid to me is:			
	De	btor(s) Other: (specify)			
4.		e not agreed to share the above-disclosed law firm.	d compensation with any other person u	ınless they ar	e members and associates
		e agreed to share the above-disclosed co y law firm. A copy of the agreement, to			
5.	In return for case, inclu	or the above-disclosed fee, I have agreed ding:	d to render legal service for all aspects of	of the bankrup	otcy
		ysis of the debtor's financial situation, a	nd rendering advice to the debtor in det	ermining whe	ether to file a petition in
		ruptcy;			
	_	aration and filing of any petition, schedu	•		
	c. Repre	esentation of the debtor at the meeting of	f creditors and confirmation hearing, an	d any adjour	ned hearings thereof;
6.	By agreem	nent with the debtor(s), the above-disclos	sed fee does not include the following s	ervice:	
		,	CERTIFICATION Implete statement of any agreement or an ine debtor(s) in this bankruptcy proceeding	~	or
		Date: 02/07/2018	/s/ Marc Adam Affolter		
		Date	Signature of Attorney		
			Geraci Law L.L.C.		

Page 1 of 1 Record # 758795

Name of law firm

Geraci Law L.L.C.

Case 18-03518 National Headquarters: CSE & Moline steet #3 and Chibags / 11. 80403: 45:18

1-868:925H13:631t www.inglepesiconf 78

Date: 1/15/2018

Consultation Attorney: MAA

Record #: 758-795



Desc Main

Attorney Retainer Agreement Chapter 13

The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any At Approved Retention Agreement" (CARA) or "Rights and Responsiblities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that ct with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$4,000 or the fee stated in RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. 1/attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci Law Website.

FEES: This does NOT INCLUDE court filing cost of \$310, credit counseling or financial management classes. Any amount not paid by me of to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my attorneys may apply to the urt for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-50/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or appeals. Fees are "flat fees" d "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's erating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or breach this contract I agree pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Client ofection(d) State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as filing fees or court costs and tho tipe in the first account to his operating account in payment of all outstanding fees owed by me if case is not filed.

Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to be paid in the plan, start itting paid." Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fees are paid, then the vehicle the target payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I fail to complete the plan, I ay end in baying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan.

Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustee to be a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: My estimated payment is \$ a10 per month for 36 months based on the information I have provided, including income, sets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors public object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and study it before signing it so I what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question

TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will turn refunds, additional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan payment have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically tvised #(at I glo, not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, orkers count estation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CASE

Plan payment includes all debts I list, unless plan states otherwise: I may be paying some creditors directly. My plan payment does OF include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest nless 1/109/ planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the

Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and if I don't pay will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed paintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you in h loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is Herk or you receive a discharge, whichever is first, our representation of you ends.

Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court e full disclosune of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

No Discharge of (fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in tgage payments, hilling the my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet.

X		
Michelle Allen (Debtor) (Joint Deb		
- Williams	Dated: 1/15/18	
Attorney for the Debtor(s) Representing Geraci Law L.L.C.	rev 1711	29

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I,
least <u>S6</u> months. This amount may strong some or all of my tax refunds.
Any scheduled increases are as follows:
This includes: OY Toyota Siema
This includes: 1. These vehicles: 2. These other secured debts: 1. These other secured debts: 1. These other secured debts: 1. These other secured debts:
2. These other secured debts:
2. These other secured debts:
3. Tax debt or \$
Included in my plan payment
N/A
The following vehicle(s): The following vehicle(s): My student loans Other: Other:
Other:
I understand that my attorneys' fees will be paid in full before my other creditors and if I fail to make I understand that my attorneys' fees will be paid in full before my other creditors and if I fail to make have been paid as much as they may have otherwise been paid, which may prevent me from keeping the have been paid as much as they may have otherwise been paid, which may prevent me from keeping the have been paid as much as they may have otherwise been paid, any secured creditors will not have been paid as much as they may have otherwise been paid, any secured creditors will not have been paid as much as they may have otherwise been paid, any secured creditors will not have been paid as much as they may have otherwise become any first paycheck after filing. If the payment is not deducted have a li must pay the Trustee any non-exempt proceeds I receive from any cause of action. I will notify my attorneys if I am injured, have the right to sue anyone for any reason, win the lottery, have an inheritance, or otherwise become entitled to receive any sum of money during my bankruptcy. I must be signed up for client corner and texting so my attorneys can communicate with me. I will notify my attorneys if I move, change my phone number or change or lose my job. I will notify my attorneys if I move, change my phone number or change or lose my job. I must provide my attorneys copies of my tax returns every year, and will turn over my tax refund to have been paid, any secured creditors will not have been paid, any secured creditors will not have been paid any secured creditors will not have been paid any secured creditors will not have been paid any secured creditors will not have been paid any secured creditors will not have been paid any secured creditors. I must pay the Trustee any non-exempt paycheck after filing. If the payment is not deducted have been paid any secured refull not have from have payment in the payment is not deducted have payment is not deducted have been paid any secured file of the p
Other:
x Mol x
For Geraci Law: X Date: All 8

UNITED STATES BANKRUPTCY OURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 18-03518 Doc 1 Filed 02/08/18 Entered 02/08/18 13:45:18 Desc Main ALLOWANCE AND PAYMENT OF STREET OF STREET SAND EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00

2.	In addition,	the debtor	will pay the	filing fee in	the case	and other	expenses	of \$310.00
----	--------------	------------	--------------	---------------	----------	-----------	----------	-------------

3. Before signing this agreement, the attorney h	as received,\$	$\mathcal{O}_{\mathcal{O}}$		
toward the flat fee, leaving a balance due of \$_			310	_for expenses
leaving a balance due for the filing fee of \$	0			

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: \ /\5/\\\

Signed:

F.

Dobtor(c)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Michelle Latrice Allen / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/02/2018 /s/ Michelle Latrice Allen

Michelle Latrice Allen

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Michelle Latrice Allen

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/02/2018	/s/ Michelle Latrice Allen	
	Michelle Latrice Allen	_
Dated: 02/07/2018	/s/ Marc Adam Affolter	
54.64. 6 <u>2</u> /61/2616	Attorney: Marc Adam Affolter	-

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ebtor	1 Michelle	Latrice	Allen	Case Numbe	r (if known)			
COLO	First Name	Middle Name	Last Name					
			•					
Pari	t 6: Answer These Question					-		
16.	What kind of debts do you have?	as "incurr □No. 6	r debts primarily con ed by an individual prima Go to line 16b. Go to line 17.	sumer debts? Consumer debts are arily for a personal, family, or househo	defined in 11 U.S.C. § 101(8) old purpose."	***************************************		
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
	•	Yes.	Go to line 16c. Go to line 17.					
		16c. State the	type of debts you owe to	hat are not consumer debts or busines	ss debts.			
17.	Are you filing under Chapter 7?		n not filing under Chapte		and the state of t			
	Do you estimate that after		n filing under Chapter 7. ninistrative expenses are	Do you estimate that after any exem e paid that funds will be available to di	pt property is excluded and stribute to unsecured creditors?			
	any exempt property is excluded and		No.					
	administrative expenses are paid that funds will be		Yes.					
	available for distribution							
	to unsecured creditors? How many creditors do	□ 1-49		1 ,000-5,000	25,001-50,000			
18.	you estimate that you	50-99		5,001-10,000	50,001-100,000			
	owe?	☐ 100-199 ☐ 200-999		10,001-25,000	☐ More than 100,000			
19.	How much do you	\$0-\$50,0	00	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001		\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion			
	be worth?	\$100,001		\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ More than \$50 billion			
		\$500,00				***************************************		
20.	How much do you	□ \$0-\$50,0 ■ \$50,001-		\$1,000,001-\$10 million \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
	estimate your liabilities to be?	■ \$30,001- ■ \$100,00		\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
	10 00.	\$500,00		\$100,000,001-\$500 million	☐ More than \$50 billion			
Pa	rt 7: Sign Below							
For	you	I have examin correct.	ed this petition, and I de	clare under penalty of perjury that the	information provided is true and			
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.						
***************************************		18 U.S.C. §§ 152, 1341, 1819, and 3571. Signature of Debtor 1 Signature of Debtor 2						
		Executed on						
		2,,500,00		YYY	MM / DD / YYYY			

Record # 758795

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Fill in this in	formation to identi	fy your case:				
Debtor 1	Michelle First Name	Latrice Middle Name	Allen Last Name	elugi disi	er eer oo	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District	of <u>ILLINOIS</u> (State)			
Case Number (If known)						Check if this is an amended filing

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help	p you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and correct.	schedules filed with this declaration and that they are true and
× MOX	Signature of Debtor 2
\sim \sim \sim	Date
MINI / UU / IIII	······································

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Debtor 1	Michelle	Latrice	Allen	Case Number (if known)
Deptor 1	First Name	Middle Name	Last Name	
27 Wit	hin 4 vears before	you filed for bankruptcy, did	you own a business or have	e any of the following connections to any business?
				ity, either full-time or part-time
	_	limited liability company (LL		
	A partner in a p			
	An officer, dire	ctor, or managing executive	of a corporation	!
		least 5% of the voting or equ		on
	No. None of the ab	ove applies. Go to Part 12.		
	Yes. Check all that	apply above and fill in the det	ails below for each business.	
ins —	thin 2 years before titutions, creditors, No. Yes. Fill in the deta	, or other parties.		ent to anyone about your business? Include all financial
Part 12	2i Sign Below			
ansv in cc 18 U	sers are true and connection with a ba .s.C. §§ 132/1347, Signature of Debte Date	orrect. I understand that mak inkruptcy case can result in fi 1349, and 3571. or 1	ing a false statement, concuines up to \$250,000, or impri	ents, and I declare under penalty of perjury that the ealing property, or obtaining money or property by fraud risonment for up to 20 years, or both. The of Debtor 2 The of Debtor 2
Did	you attach addition	al pages to Your Statement o	of Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did	you pay or agree to	pay someone who is not an	attorney to help you fill out	t bankruptcy forms?
	No			
	Yes. Name of pers	on		. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other plans that cross-c	ollateralized, any money or property may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not discharged in bankr pankruptcy trustee if it can't be protected, that the trustee might object if the have excess income siled in Court AND WE WAYE TO READ, CHECK, & MAKE SURE OUT PETITION IS ACCUS	uptcy, that our non-exempt property will be taken and sold by the
pankruptcy trustee if it can't be protected, that the trustee might object if twe have excess in o	ne, or change in State, Federal or Bankruptcy laws before the case
s filed in Court AND WE MAVE TO READ, CHECK, & MAKE SURE OUT FEIT TOWN IS A COUR	RATEIIII /
	/

Dated: (/ / / / / /2018

Michelle Latrice Allen

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Michelle Latrice Allen / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Michelle Latrice Aller

Date. //2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Michelle Latrice Allen / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated // // // /2018

Michelle Latrice Allen

X Date & Sign

Dated: 0 / 0 /2018

Attorney: Marc Adam Affolter